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Official Form	1 (4/07)				oannon		90 - 1				
United States Bankruptcy Co Northern District of Illinois					ourt				Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Middle): Jenkins, Daryl						Name of Joint Debtor (Spouse) (Last, First, Middle): Jenkins, Cardean					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All O (inclu	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
Last four digits of xxx-xx-004		omplete EIN or oth	her Tax ID	No. (if mo	re than one, stat		our digits		Complete EIN	or other T	ax ID No. (if more than one, state all
Street Address of Debtor (No. and Street, City, and State): 230 32nd Street Bellwood, IL ZIP Code 60104					23 Be	Street Address of Joint Debtor (No. and Street, City, and State): 230 32nd Street Bellwood, IL ZIP Code 60104					
County of Resid	ence or of the	Principal Place of	Business:			Coun	•	dence or of the	e Principal Pl	ace of Busi	
Mailing Address	Mailing Address of Debtor (if different from street address): ZIP Code					ng Addres	ss of Joint Deb	otor (if differe	nt from stre	eet address): ZIP Code	
Location of Prin (if different from		f Business Debtor s above):									
Type of Debtor (Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			Nature of Business (Check one box) ☐ Health Care Business ☐ Single Asset Real Estate as definin 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Other Tax-Exempt Entity (Check box, if applicable) ☐ Debtor is a tax-exempt organization under Title 26 of the United State Code (the Internal Revenue Code				Chapter 11 of a Foreign Main Proceeding Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) Debts are primarily consumer debts, Debts are primarily defined in 11 U.S.C. § 101(8) as business debts. "incurred by an individual primarily for				
attach signed is unable to p Filing Fee w	be paid in instance of the paid in instance of the pay fee except aiver requeste	ng Fee (Check on stallments (applica or the court's cons- in installments. R d (applicable to ch or the court's cons-	ble to individeration ceule 1006(b)	rtifying t). See Offi ividuals o	hat the debt cial Form 3A only). Must	or Check	Debtor: c if: Debtor' to inside c all appli A plan i	is a small busi is not a small of s aggregate no ers or affiliates cable boxes: is being filed vances of the pl	oncontingent las) are less that with this petition were solic.	s defined in or as define liquidated d in \$2,190,00 ion.	a 11 U.S.C. § 101(51D). ad in 11 U.S.C. § 101(51D). ebts (excluding debts owed 10. tion from one or more a.C. § 1126(b).
Debtor estim there will be Estimated Numb	nates that fundates that, after no funds availaber of Creditor 50- 10- 99 15	s will be available any exempt propo- lable for distribution	erty is exclu	ided and	administrati			- OVER			FOR COURT USE ONLY
Estimated Assets \$0 to \$10,000 Estimated Liabil		\$10,001 to \$100,000	\$100,0 \$1 mill			000,001 to 0 million	_	More than \$100 million			
\$0 to \$50,000		□ \$0 to □ \$50,001 to ■ \$100,001 to □ \$1,000,				000,001 to 0 million		More than \$100 million			

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FORM PL D.

Official Form 1 (4/07) FORM B1, Page 2 Name of Debtor(s): Voluntary Petition Jenkins, Daryl Jenkins, Cardean (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: ND of IL 07-00145 1/04/07 Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Robert J. Semrad, Jr. November 28, 2007 Signature of Attorney for Debtor(s) (Date) Robert J. Semrad, Jr. Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? ☐ Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: **Exhibit D** also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Official Form 1 (4/07)

Page 3 of 12 Name of Debtor(s):

Jenkins, Daryl

FORM B1, Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Jenkins, Cardean

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Daryl Jenkins

Signature of Debtor Daryl Jenkins

X /s/ Cardean Jenkins

Signature of Joint Debtor Cardean Jenkins

Telephone Number (If not represented by attorney)

November 28, 2007

Date

Signature of Attorney

X /s/ Robert J. Semrad, Jr.

Signature of Attorney for Debtor(s)

Robert J. Semrad, Jr. 6226455

Printed Name of Attorney for Debtor(s)

Robert J Semrad

Firm Name

407 S Dearborn Suite 600 Chicago, IL 60605

Address

Email: rsemrad@robertjsemrad.com 312-913-0625 Fax: 312-913-0631

Telephone Number

November 28, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 \mathbf{X}

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Pro Se

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X

November 28, 2007

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Daryl Jenkins Cardean Jenkins		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

Date: **November 28, 2007**

A I am not required to receive a gradit counciling briefing because of [Check the applicable
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Daryl Jenkins

Daryl Jenkins

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Daryl Jenkins Cardean Jenkins		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

Date: **November 28, 2007**

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Cardean Jenkins

Cardean Jenkins

Anchor Oak Park 75 Remittance Drive Suite 1620 Chicago, IL 60675

Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714

AT & T Bill Payment Center Chicago, IL 60605

Cap One Bk Po Box 85520 Richmond, VA 23285

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060 Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060

Citibank / Sears P.O. Box 20363 Kansas City, MO 64195

Citibank / Sears P.O. Box 20363 Kansas City, MO 64195

Citibank Usa Po Box 6003 Hagerstown, MD 21747

Citifinancial Po Box 499 Hanover, MD 21076

Citifinancial Po Box 499 Hanover, MD 21076

Citifinancial Retail S Po Box 140489 Irving, TX 75014

City Chicago Dept. of Water Mgmt. P.O Box 6330 Chicago, IL 60680

City of Chgo Dep of Rev, Bur of Par 333 South State Street Rm 540 Chicago, IL 60604

Columbus Bank & Trust Po Box 105555 Atlanta, GA 30348

Cook Country Treasurer PO BOX 4488 Carol Stream, IL 60197

Credit Protection Association P.O. Box 3002 Southeastern, PA 19398

DirectTV P.o.Box 31621 Tampa, FL 33631

Gemb/exnmble
Po Box 981127
El Paso, TX 79998

Gemb/exnmble
Po Box 981127
El Paso, TX 79998

Harris 600 W Jackson Suite 700 Chicago, IL 60661

IRS Centralized Insolvency Operations PO Box 21126 Philadelphia, PA 19114

Linebarger Goggan Blair & Sampson, PO Box 06152 Chicago, IL 60606

M3 Financial Services 1127 S Mannheim Rd Ste 1 Westchester, IL 60154

Medical Recovery Specialists, Inc. 2250 E. Devon Ave, Suite 352 Des Plaines, IL 60018

Nationwide Acceptance 3435 N Cicero Ave Chicago, IL 60641

Nationwide Credit & Co 9919 W Roosevelt Rd Westchester, IL 60154 Partners in Women's Health 610 S. Maple - Suite 3600 Oak Park, IL 60304

Peoples Gas 130 E. Randolph Drive Chicago, IL 60601

Portfolio Recoveries Po Box 12914 Norfolk, VA 23541

Resurgent Capital Service/Sherman Acquis Po Box 10587 Greenville, SC 29603

Rush Oak Park Hospital PO Box 70769 Chicago, IL 60673-0769

Rush University Medical Group 75 Reittance Dr. Dept 1620 Chicago, IL 60675

Saxon Mortgage Sercive 4708 Mercantile Dr N Fortworth, TX 76137

Sears/cbsd Po Box 6189 Sioux Falls, SD 57117

Sears/cbsd Po Box 6189 Sioux Falls, SD 57117

Sko Brenneer American 40 Daniel St P O Box 230 Farmingdale, NY 11735

Washington Mutual Po Box 1093 Northridge, CA 91328 Windy City Truck & Trailer Service 501 E. 163rd Harvey, IL 60426